

to use. Similarly, if his firm acts for a building society, such society will have a uniform printed form for use. And in other cases his firm will usually have a stock form of mortgage, or he will find one in a book of precedents, or can buy a form from any one of the principal law stationers.

In many cases the mortgage is arranged and carried through at the time the land or house is purchased. In such a case the title to the property is investigated once only for both purchase and mortgage. Where the same solicitor acts for the purchaser and the mortgagee, all that is necessary is to prepare and get the mortgagor (i.e. the purchaser) to execute the mortgage at the same time as he executes the conveyance or assignment (if such conveyance or assignment requires to be executed by him) and to send the deeds and mortgage (after stamping) to the mortgagee to retain until the mortgage is repaid. In passing it may be stated here that it is not usual to obtain the execution of a purchaser to a conveyance, unless the deed contains covenants on the part of the purchaser.

Where different solicitors act for the purchaser and the mortgagee, the purchaser's solicitor, on receiving from the vendor's solicitor the abstract of

title, makes a copy and furnishes it to the mortgagee's solicitor. When examining the deeds, the purchaser's solicitor will invite the mortgagee's solicitor to attend with him to examine the deeds. When sending in requisitions on title the purchaser's solicitor will usually submit them to the mortgagee's solicitor for his concurrence and for any additional requisitions the mortgagee's solicitor may want to be added.